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Contents

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Introduction

When economist Kenneth Boulding addressed the annual meeting of the American Home Economics Association in 1970, he noted that the family, or household sector, of the economy is the most significant spending sector of the national economy, ranging over the years from 60 to 70 percent of the Gross Capacity Product *(1)*.[2] Austin H. Kiplinger, publisher of *Changing Times*, reiterated this importance, citing similar figures, during the annual meeting in 1975 *(2)*.

The elderly as one segment of the household (consumer) sector of the economy are increasing in significance. In 1977 there were 23,494,000 persons beyond the age of 65, and their number is expected to increase to 31,823,000 by the year 2000—a projected 35 percent increase in 23 years' time *(3)*. Previously, the later years of life were considered a static period, and all elderly were classified as one stereotyped group *(4)*. However, many elderly persons today have good health and physical vigor, and they also have sufficient economic security to have a comfortable life. Ages among the elderly may span two or three generations and within-group differences may be as great as the differences between the elderly and those under 65 years of age *(5)*. Researchers have found that elderly persons who remain socially active are more likely to adjust well to retirement than those individuals who do not *(6)*. As medical advances increase longevity and more individuals elect early retirement, the number of elderly people who remain socially active will probably continue to increase.

Focus

In the 1960's researchers found that although elderly consumers often had less income, they had "fluid" income. They had fewer family responsibilities, few debts, favorable tax exemptions, retirement plans, and

[1]Professor, former instructor, associate professor, and former graduate students, respectively, LSU School of Home Economics.

[2]Italicized numbers in parentheses refer to References Cited, page 14.

sometimes mortgage-free homes. Consequently, they were free to spend their incomes as they saw fit *(7)*. Many changes have occurred in the economy in the intervening years. The elderly have been concerned with economic problems such as inflation *(8)*, failure of private pension plans *(9)*, fear of unavailability of social security funds in future years *(10)*, and rapidly rising taxes *(8)*. These economic difficulties can counteract the positive influences of fluid income and lack of responsibilities, and many elderly are locked into forced expenditure patterns.

Life views among the elderly have also changed. Many have elected early retirement and continue to be socially active during a number of post-retirement years. Social participation is greatly influenced by self concept *(11)*, and one of the variables in the on-going socialization involved in drastic role changes such as those associated with retirement is personal appearance. Clothing has been found to be invaluable in establishing first impressions in new situations encountered with role changes *(12)*, in facilitating group acceptance *(13)*, in developing a satisfactory self concept *(14)*, and in successful role performance *(12)*, *(13)*, *(14)*.

One characteristic of the budgets of the elderly is a reduction in clothing expenditures *(14)*. If this reduction constitutes a discrepancy between their actual clothing expenditures and their ideal desires for clothing expenditures, this may be a factor in the social and psychological adjustment of the elderly to aging. This relationship between the economic and social-psychological variables in clothing behavior has long been recognized by researchers in agriculture *(15)* and home economics *(16)*.

The Problem

This exploratory study was designed to focus specifically on a group of socially active elderly with special emphasis on their clothing expenditures. Data were collected on the total range of expenditures, and this enabled consideration of (1) how the elderly consumers were allocating their total retirement dollars; (2) what changes, if any, they made in expenditures after retirement; (3) if they would allocate their money differently if they were free to do so; and, (4) in particular, how clothing expenditures fitted into these overall expenditures.

The Sample

At the time the study was planned more than 90 percent of the elderly in the United States were white, and almost 60 percent were female *(17)*. Although more than 50 percent of the women were widows, less than 15 percent of the men were widowers *(17)*. Therefore, to insure male participation, the decision was made to study white, intact couples who remained socially active and responsible for maintaining their own homes during their retirement years. Since approximately one out of every six elderly

existed on an income well below the poverty level *(18),* an attempt was also made to get a cross-section of economic levels among the couples in the sample.

Pronounced cultural differences exist in Louisiana *(19);* therefore, interviews were conducted with 45 couples in one parish in south Louisiana (in 1977) and 36 couples in one parish in north Louisiana (in 1978). Both of these parishes were known to include a number of low-income elderly. Although they were mainly rural parishes, both were within driving distance of large cities where the residents were employed or shopped. The southern parish had three towns with populations of more than 1,000 residents, and the northern parish had one town this large. Couples were interviewed in each of these towns and in the surrounding areas included in the mailing zip codes for each of these towns. This included town, rural non-farm, and farm residents in the sample. (See the Appendix for additional description of sample selection.)

Profile of Respondents

Stafford, as part of a Cornell University project, found a number of demographic variables affected the overall expenditures of the elderly families in her New York State study. These included total household income, net changes in assets and liabilities, tenure (owning or renting), age of the head of household, age composition of the family, family size, race, number of earners, earner composition, education, stratum size, and medical care expenditures. The underlined variables were related to their clothing expenditures. Location of residence (rural-urban), medical expenses, increased bills, and savings also affected clothing expenditures *(20).*

An attempt was made with median tests to determine similar relationships among the couples in the current study. The data were also programmed on chi square tables to determine if the percentages in the chi square cells formed a meaningful pattern related to selected demographic and activity variables. For example, with the special focus on clothing, the cells were checked to see if changes in activities coincided with changes in clothing types or in usage of various fibers, garment designs, and fasteners. The data did not form meaningful patterns, even when logical units for collapsing the chi square cells were employed. Therefore, this set of analyses was deleted, and the demographic and activity data are reported only in the following profile of the respondents.

Although all of the men were retired, only 84 percent of them and 56 percent of their wives were 65 years old or older. The majority of the men (61 percent) were between 65 and 74 years old. Of the remainder, 23 percent were 75 or older, and 13 percent were under 65. More of the wives were younger with 44 percent under 65 years of age. Only 48 percent were between 65 and 74, and 8 percent were 75 or older. Most of the couples (95

percent) had children. One couple did not have full responsibility for maintaining their home, and three couples did not participate alone in such activities as purchasing groceries, visiting relatives, and attending church. Among the couples, 32 percent of the husbands and 31 percent of the wives had increased the amount of time they spent in such activities, while 25 percent of the husbands and 28 percent of the wives had decreased the time spent in such activities. Seventy-five percent of the couples were devoting their post-retirement time to the same kinds of activities in which they engaged prior to retirement, but slightly more than 50 percent of them had changed the number of activities in which they participated. This percentage was almost equally divided between those who had increased (30 percent, husbands; 26 percent, wives) and decreased (26 percent, husbands; 30 percent, wives) the number of activities after retirement.

The educational backgrounds of the husbands and wives ranged from less than elementary education through college degrees. However, the husbands' pre-retirement occupations clustered more in the middle ranks of skilled labor and clerical positions. As ranked according to the seven-point index of Hollingshead's *Two Factor Index of Social Position (21),* 75 percent clustered in levels three, four, and five, including skilled labor, clerical and sales, and minor professionals. Of the remainder, 11 percent ranked in levels one and two, the highest executive and professional ranks; and 14 percent in level six, the lower level of semi-skilled labor. None was ranked in seven, the lowest level of unskilled or unemployed workers. When the husbands' education and occupation rankings were combined according to Hollingshead's formula, 69 percent of the couples were considered middle social class; 21 percent, lower; and 10 percent, higher social class.

Fifty-seven percent of the couples had changed expenses at retirement. Of these couples, 47 percent had eliminated some expenses and 20 percent had added some expenses. Although only 36 percent of them had made changes in the types of clothing worn, one might expect them to consider changes in clothing expenses as a part of the overall budget changes initiated after retirement.

Measures of Expenditures

The researchers expected some of the respondents to have poor eyesight or limited reading comprehension. Therefore, each of the expense categories was presented on a different colored flash card. The Bureau of Labor Statistics (BLS) family budgets expense categories *(22)* were used as a basis to develop the categories. Several categories in the BLS "other" category were treated as separate categories, and savings, hereafter referred to as an expenditure category, was added.

The interviewer first directed each couple as a family unit to select cards

representing their current expenditures. Then they were asked to place each card chosen on a lap board in the order of its priority among their expenses. Each couple completed a total of six arrangements—actual and ideal pre-retirement expenditures, actual and ideal post-retirement expenditures, and projected changes in expenditures if the family income were increased $100 per month and if it were decreased $100 per month. When each new set of arrangements was requested, all of the original 10 cards were returned to the stack so the couple could add and delete expenditures as appropriate for each arrangement. Their assessments of the ranking of each expenditure on each arrangement were recorded by the interviewer on a checksheet.

All of the couples did not rank the same number of expenditures on each arrangement, and some of the couples ranked different numbers of expenditures on the various budget arrangements. These unequal rankings influenced the statistics chosen for data analysis. (See the Appendix for additional explanation of statistical choices.)

Actual Post-Retirement Priorities

As shown in Table I,[3] most of the couples had seven of the ten expenditure categories in their budgets. *Clothing* was assigned a lower priority than four of these expenses, *food, housing and household, transportation,* and *medical care,* by enough of the couples to produce highly significant differences in the couples' priorities for *clothing*. *Clothing* was also ranked lower than *insurance* by the majority, but this frequently merely bordered on significance. *Clothing* was ranked higher than *personal care* and *other consumption*[4] by the majority of the respondents. The number who ranked *clothing* higher than *personal care* was sufficient to produce a highly significant difference, but the number who ranked *clothing* higher than *other consumption* was not.

Savings was included in the budgets of approximately half of the couples. *Clothing* was ranked lower than *savings* by the majority, but this difference only bordered on significance.

Only a few couples still had *educational expenses* and *financial aid to children*, but 75 percent of those who did assigned *clothing* a lower priority than each of these expenses.

Ideal Post-Retirement Priorities

The couples were also asked how they would allocate their funds if they were free to spend their incomes according to personal desires. As shown in

[3]All tables in Appendix.

[4]Many of the couples told the interviewers that they did not have recreational or entertainment expenses, expenses in the *other consumption* category, because they could not afford such luxuries. However, especially in the southern parish, most of the couples "tithed" 10 percent of their income to the church, and religious contributions constituted the bulk of their *other consumption* category.

Table II, their ideal arrangements of the expenditure cards produced results similar to their actual arrangements. The majority still ranked *clothing* lower than *food, housing and household, transportation, medical care,* and *insurance,* and all were highly significant differences; however, the number who ranked *clothing* lower than *medical care* decreased slightly from the actual to the ideal arrangement. Although the number who ranked *clothing* lower than *insurance* on the actual arrangement was insufficient to be a significant difference, the number who ranked it lower on this ideal arrangement was sufficient to be a significant difference.

More than 80 percent also continued to place a higher priority on *clothing* than on *personal care,* resulting in a highly significant difference. Only two other expenditures were ranked in sufficient numbers to enable statistical calculations. On this ideal arrangement, a few more than on the actual arrangement ranked *clothing* lower than *other consumption* expenditures, and a few more ranked *clothing* higher than *savings.* However, these differences were still not significant differences.

Discretionary Income

The researchers believed that freedom to assign priorities to expenditures was partially dependent upon having some discretionary income; otherwise, there would be no room for priority changes to meet the couples' personal desires. Couples were asked to indicate the amount of their monthly discretionary income, classified as high or low amounts based on BLS hypothetical family budgets for retired elderly couples. As shown in Table III, amount of discretionary income was not a significant source of variation in the couples' priorities for *clothing* on their actual budget arrangements, their ideal budget arrangements, and their *clothing* variants. The *clothing* variants represented the numerical difference between the ranks assigned to *clothing* in the actual and in the ideal expenditure arrangements. As shown in Table IV, the variant mean score for the high discretionary income group was a negative number, suggesting that many of the couples in the high income group ranked *clothing* lower on their ideal arrangement than on their actual arrangement.

Pre- and Post-Retirement Clothing Expenditures

Sociologist Gregory Stone, who has been interested in the role of appearance in daily life, notes that a change in dress frequently accompanies a major change in an individual's life *(23).* This implies a change in expenditures, since acquiring new clothing is expensive.

As shown in Table V, no significant differences occurred in all three types of *clothing* expenditure priorities. But, as the mean scores in Table V show, the couples did assign higher ranks to *clothing* in the post-retirement arrangements. The difference in mean scores is especially noticeable in the

clothing variant score, and the pre-retirement variant mean score was a negative number, indicating that many of the couples ranked *clothing* lower on their ideal arrangement than on their actual arrangement.

Additional Pre- and Post-Retirement Expenditures

Although the major thrust of this study was to compare *clothing* to other expenditures, data were collected on all expenditures. When the same analysis format used with *clothing* was used to look at the couples' actual expenditures before and after retirement for each of the remaining nine categories, again no significant differences occurred (Table VI). The mean scores suggest that those who ranked each of the items assigned slightly higher post-retirement than pre-retirement priorities to their expenditures for *personal care, transportation, savings,* and *financial aid to children.* Conversely, they assigned slightly lower post- than pre-retirement priorities to *food, housing and household, medical care, insurance,* and *other consumption* expenditures. The few who ranked *education* expenses ranked it the same on both budgets

Actual Pre-Retirement Priorities

The couples were asked to recall their pre-retirement expenditure priorities so they could be compared with their post-retirement expenditure priorities as was done in Tables V and VI. It was, therefore, possible to determine the relative rank of *clothing* among their pre-retirement priorities as was done for their post-retirement priorities (reported in Table I). The same eight expenditure categories were ranked by a sufficient number of couples to produce meaningful pre-retirement data. As shown in Table VII, *clothing* was ranked lower than *food, housing and household,* and *transportation* by a sufficient number to produce highly significant differences. Although *clothing* was ranked lower than *medical care* by enough respondents in their post-retirement arrangements to produce a highly significant difference (Table I), there was only a significant difference in their pre-retirement rankings (Table VII).

Pre-retirement *clothing* expenditures were ranked significantly higher than *personal care, savings, other consumption,* and *financial aid to children* (Table VII). These are the same rank directions as on their actual post-retirement arrangements (Table I). Conversely, *clothing* was ranked lower than *insurance* on this pre-retirement arrangement (Table VII), but it was ranked higher on the post-retirement arrangement (Table I).

Ideal Pre-Retirement Priorities

The interviewers asked the couples how they would have liked to spend their incomes before retirement. Again, it was possible to determine the relative rank of *clothing* among their ideal pre-retirement expenditures as was done for their ideal post-retirement priorities (reported in Table II).

The couples continued in their ideal pre-retirement expenditure arrangements (Table VIII) to rank *clothing* lower than *food, housing and household, transportation, medical care,* and *insurance* expenditures as they did on their actual pre-retirement expenditure arrangements (Table II). All of these expenditure priorities were still significantly different except the *insurance* expenditure. The number who ranked *clothing* lower than *insurance* on the actual arrangement decreased sufficiently on this ideal arrangement to negate a significant difference.

The couples also continued to rank *clothing* higher than they ranked *personal care, financial aid to children,* and *savings* on their ideal and actual pre-retirement expenditures. Their rankings yielded highly significant differences between *clothing* and *personal care* on both pre-retirement arrangements, and rankings of *clothing* and *financial aid to children* yielded a significant difference on both arrangements. Rankings of *clothing* and *savings* yielded a significant difference on only the actual pre-retirement arrangement.

The couples' *clothing* and *other consumption* expenditure rankings followed the same pattern on the actual and ideal pre-retirement arrangements. More of them ranked *clothing* higher than *other consumption* on both arrangements. This difference in *clothing* and *other consumption* rankings on the ideal arrangement was sufficient to be a significant difference, and on the actual arrangement it was a highly significant difference (all numbers reported in Table VIII).

Summary of Expenditure Arrangements

Clothing was ranked significantly lower than *food* and *housing and household* expenditures on all of the budget arrangements by most of the couples. Approximately the same number ranked *clothing* lower than *transportation* and *medical care* on all of the arrangements, but a slightly larger number ranked *clothing* lower than *transportation* on some budget arrangements, and a greater number ranked *clothing* lower than *medical care* on others.

The one expenditure ranked significantly lower than *clothing* on all of the budget arrangements was *personal care.*

Two expenditures, *education* and *financial aid to children*, were omitted from all expenditure arrangements by most of the couples. Those who included these expenses ranked them as low priority expenditures.

Comparison With BLS Budgets

The decrease in *clothing* expenditures in later years often has been attributed to a waning interest in personal appearance. Some researchers disagree with this stereotyped view. When appearance standards decrease among the elderly, it is often due to physical or mental health losses or lack

of money *(14), (24).*

The hypothetical BLS budgets include adjustments for selected economic differences and regional and climatic differences. However, they do not consider activities and health status of the elderly. Since this study included only socially active elderly, the researchers decided to compare their expenditures with the BLS categories. The researchers were most interested in clothing, but they utilized all of the comparative data.

The couples were presented a flash card with the hypothetical BLS income levels and were asked to assess their personal income as within the high, intermediate, or low ranges of the BLS budgets. Only two expenditure categories, *food* and *transportation,* were ranked the same as the BLS rankings by at least 30 percent of the couples. These categories were the only ones in which significant differences were not present for all income levels (see Tables IX and X.) No significant difference was found in the BLS rankings and pre-retirement rankings of the lower income respondents for *food,* and the differences in their post-retirement rankings of *food* and *transportation* were merely marginal ($P<.0548$).

As noted in Tables IX and X, most of the differences between the couples' and the BLS *clothing* rankings of pre- and post-retirement arrangements occurred because the majority of the couples assigned higher priorities to *clothing,* with one exception. Almost half of the lower income level couples assigned *clothing* a ranking lower than the suggested BLS ranking, but only in their pre-retirement expenditures.

The majority of the couples at all income levels ranked *personal care* lower than the BLS did on their pre-retirement budget arrangements, but they ranked it higher on their post-retirement arrangements.

The couples' pre- and post-retirement rankings for *food* and *housing and household* expenses formed a consistent pattern for all income levels. Most of the respondents ranked *food* lower than the suggested BLS rankings on all budget arrangements, and most of them ranked *housing and household* expenditures higher than the suggested BLS rankings.

Most of the couples in the higher and intermediate income levels ranked *transportation* higher than the BLS did on their post-retirement expenditure arrangement, whereas most of those in the lower income level ranked it lower.

With two exceptions, the couples ranked *medical* expenses higher than the BLS suggested ranks. More of the intermediate and lower income couples ranked *medical* expenses lower than the BLS ranks, but only on their post-retirement arrangements.

Measuring Clothing Changes

A significant number of the couples changed their rankings of clothing expenditures after retirement. The researchers were interested in what types of clothing changes, if any, were involved in these expenditure

changes. The types of clothing, fibers, and fasteners presented in Table XI include those recognized as necessary when the physical or mental handicaps often associated with aging necessitate simplification in construction or care features of clothing *(14)*. As shown in Table XI, highly significant differences among those couples who had and had not made changes occurred in most of the response categories. The majority of the couples who responded to each clothing, fiber, and fastener category listed reported the same amount of use after retirement, even though many did change their rankings of *clothing* among all of their expenditure priorities.

Summary and Conclusions

The convention theme in 1970 when Kenneth Boulding pinpointed the importance of consumers in the economy was "The Family Faces Change" *(1)*. The importance of this theme has become more pronounced for all families in the intervening years, but the elderly have especially experienced change as inflation and intermittent recessions have eroded the buying power of their fixed incomes. This study focused on a major change in the lives of the couples interviewed—the change to retirement status—and the implications of this change in their expenditure decisions.

Most of the couples said they would not change their spending patterns if given the opportunity. Their spending habits had evolved over a period of years, and they could not conceive of spending money in any other fashion. This habitual behavior was reflected in their clothing choices; few made changes in the types of clothing, fibers, or fasteners used. However, many said that the total dollars spent on categories such as *clothing* and *food* had decreased dramatically since retirement, and their priorities for these two expenditures had changed after retirement. *Clothing* was assigned a higher post-retirement priority in many budgets, but *food* was assigned a lower post-retirement priority.

In many cases, the couples' retirement coincided with termination of child support. Most had also paid for their houses. These reduced expenses may have enabled the increased emphasis on *clothing* expenditures. However, some of their expenses, such as *medical* expenses, rose drastically after retirement. This may have more than compensated for reduced child support and housing expenses. Although only active couples were interviewed, most reported that at least one of them had been seriously ill, frequently requiring hospitalization. Medicare prevented them from experiencing financial disaster, but most still had high monthly medical expenses, some of which were lifetime necessities. Ranking *clothing* higher in such a situation pinpoints the importance of personal appearance to these couples.

One interesting aspect, mostly in the southern parish, was an extensive bartering system. Many of the couples were given many of the items they

used, primarily clothing. Almost all of them had gardens. The gardens provided them with fresh vegetables in season and surplus to can or freeze and to give away. In addition to the personal satisfaction gained from their gifts, most reported receiving other goods and services in return, especially clothing. These bartered goods were not included in the couples' income or expenditures, yet they did increase their real income and consequent purchasing power. The setting for the study, a temperate climate with sufficient land for almost year-round gardens, maximized the potential for gardens and bartering as avenues for increased purchasing power. This was reflected when their rankings were compared to the suggested BLS rankings. *Food* ranked consistently lower at all income levels, but *clothing* ranked higher even though it was a commodity received in bartering.

The observations of other researchers that health and activities of the elderly influence their emphasis on personal appearance were also reflected in the data. *Clothing* and *personal care* expenditures were ranked higher than the suggested BLS ranks by the couples at all income levels on their post-retirement arrangements, whereas many had assigned these expenditures lower priorities than the BLS-suggested ranks on their pre-retirement arrangements. This increased emphasis is further magnified when the variable of bartering for clothing is considered. Medical problems seemingly did not negate these couples' having sufficiently active lives to maintain their homes and their interest in personal appearance. Only on the post-retirement arrangements of the intermediate and lower income couples was *medical care* assigned a lower rank than the BLS suggests. Yet *clothing* was assigned higher ranks than the BLS suggests by all income levels on all budget arrangements, and the couples had not made some of the clothing, fiber, and fastener changes that often accompany the infirmities of later years.

The couples told the interviewers when hypothetical increased incomes were posed that they would not change their spending patterns if given the opportunity, but many of them *had* made changes. Conceivably, economic circumstances may continue to force them to make additional undesired changes. They were also still active. As they develop the increased infirmities associated with advancing age, they may have to make additional changes in their expenditures as well as the design of their clothing.

The wide age span among the couples studied suggests that expenditure differences within the elderly segment of the population may be a matter of health rather than age. The importance of *clothing* in the hierarchy of expenditures may also be a function of health rather than age.

The size of this sample prohibited controlling for length of time since retirement. If indeed changes evolve over time, changes in *clothing* and other expenditures may evolve over time even among active elderly. Research with larger samples will be necessary to establish or refute these contentions.

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Appendix: Research Notes and Tables

Research Notes

This study was exploratory. Therefore, the sampling decisions and statistical choices were limited both by size of exploration and focus of study. The following discussion is designed for researchers who are interested in building on the current study to obtain more in-depth knowledge of the clothing expenditures of the elderly.

Sample Selection

One of the problems in interviewing the elderly is their apprehension of strangers. Therefore, to establish rapport, the parishes chosen were among those in which Cooperative Extension, in cooperation with parish Councils on Aging, had conducted extensive surveys. In the pilot for the current study, conducted in a third parish, lists from these previous surveys were used, and only those who stated they lived alone and maintained their activities were contacted. Very few blacks and single women or men responded to the mail-out questionnaire requesting their participation, and many on the list were either deceased or no longer active. Therefore, the decision was made to limit the final sample to intact white couples who were socially active. This limited the pool of potential respondents but resulted in a sample with certain dimensions of homogeneity. This was deemed more desirable than having some respondents whose characteristics were different in a small exploratory study.

For the final sample, current lists of elderly were provided by the two parish Councils on Aging and the Cooperative Extension home economists. Letters were mailed to all of the white couples on these lists who lived within the zip codes of the towns with populations of more than 1000. They were asked to return the enclosed brief questionnaires to verify their suitability for the sample and to sign them to indicate their positive response. Questions included marital status, ages, retirement status, location of home, ability to be active, and possible interview times. The 81 couples who met all of these criteria were interviewed. Some who responded affirmatively were either too young (under 60), not retired, or unable to maintain their activities and homes, and they were eliminated. The few couples in which one spouse was inactive were retained.

Statistical Choices

All of the couples did not rank the same number of expenditures on each arrangement, and some of the couples ranked different numbers of expenditures on the various arrangements. These variations in number of expenses ranked caused the absolute ranks of each expense to represent

different priority weights among couples or among the different arrangements of a given couple. For example, if one couple ranked only seven and another ranked all 10 expenses, but both ranked *clothing* fifth, the relative priority weights of *clothing* in the two budgets would be different. These differing n's precluded using certain statistics. Non-parametric correlations such as the Kendall Coefficient of Concordance or Spearman Rho require precisely the same n's on both variables ranked *(25)*. Contingency coefficient, based on chi square, does not take order into account. The same problem of empty chi square cells, noted in the discussion of the description of respondents, was present with contingency coefficient.

Tables I, II, VII, and VIII include data regarding ranking of *clothing* in relation to the couples' priorities for their other expenditures in the actual and the ideal pre- and post-retirement arrangements. The binomial test was used to determine whether differences existed between the couples' priorities for their *clothing* expenditures and their other expenditures in each arrangement. This was accomplished by computing the frequency of the rank assigned to each of their other expenditure categories in relation to the rank each couple assigned to the *clothing* expenditures. The probability table available for the binomial test was designed for a one-tailed test of significance *(25)*. These probability levels were doubled to give the two-tailed levels of significance reported.

Tables III and IV show the findings regarding actual and ideal *clothing* expenditures as related to discretionary income. The data were subjected to analysis of variance with ranks of expenditures as the covariable. The covariable was necessary to remove the individual differences in the couples' *clothing* expenditure rankings that resulted from their ranking different numbers of the 10 expenditure categories.

Tables V and VI contain the data regarding the actual and ideal *clothing* expenditures of these couples before and after retirement with analysis of covariance with expenditure ranks as the covariable. However, for ease of reporting, significant differences between pre-retirement and post-retirement treatments were derived from a paired t-test since $t = \sqrt{F}$ with one degree of freedom in the numerator.

Tables IX and X show the frequency distributions and resulting probability levels from binomial tests comparing the couples' ranks with suggested BLS ranks for each expenditure included. Only six expenditure categories were included in this study in precisely the same way as they were in the hypothetical BLS budgets. Several *other consumption* expenses were separated as additional categories; therefore, it was impossible to compare the *other consumption* data. To create binomial categories, it was necessary to combine those who ranked an expense higher with those who ranked it lower than the BLS rankings. However, this still enabled consideration of differences between the couples' and the BLS rankings. It

was also possible to look at percentages within the binomial grouping of those whose ranks were different from the BLS ranks to see if most of them ranked a category higher or lower than the BLS rank.

This same problem of creating two categories for binomial analysis is noted in Table XI in which changes in types of clothing, fibers, and fasteners are reported. Again, the binomial enabled measurement of change, and it was possible to look at percentages to see whether the change in each item was an increase or decrease in usage.

Table I. Post-retirement rankings of actual clothing expenditure priorities of selected Louisiana elderly couples in 1977-78 compared with rankings of each expenditure category with binomial tests

Expenditure categories	Total numbers who included expenditure categories	Assigned priority lower than clothing		Assigned priority higher than clothing	
		n	%	n	%
Personal care	72	61	84.72	11	15.28****
Financial aid to children	8	6	75.00	2	25.00
Other consumption	74	41	55.40	33	44.60
Savings	47	30	63.83	17	36.17[a]
Housing and household	76	10	13.16	66	86.84****
Insurance	71	28	39.44	43	60.56[a]
Food	78	1	1.28	77	98.72****
Transportation	78	14	17.95	64	82.05****
Medical care	76	15	19.74	61	80.26****
Education	4	3	75.00	1	25.00[b]

****.0001 level of significance.

[a]Borders on significance between .05 and .10.

[b]No test because of small n.

Table II. Post-retirement rankings of ideal clothing expenditure priorities of selected Louisiana elderly couples in 1977-78 compared with rankings of each expenditure category with binomial tests

Expenditure categories	Total numbers who included expenditure categories	Assigned priority lower than clothing		Assigned priority higher than clothing	
		n	%	n	%
Personal care	70	59	84.29	11	15.71****
Financial Aid to children	9	7	77.78	2	22.22
Other consumption	73	36	49.32	37	50.68
Savings	48	28	58.33	20	41.67
Housing and household	75	10	13.33	65	86.67****
Insurance	70	26	37.14	44	62.86*
Food	78	1	1.28	77	98.72****
Transportation	77	15	19.48	62	80.52****
Medical care	75	20	26.67	55	73.33****
Education	4	3	75.00	1	25.00[a]

*.05 level of significance.
****.0001 level of significance.
[a]No test because of small n.

Table III. Analysis of variance, with covariable for correcting number of items ranked, for differences between post-retirement actual clothing expenditure priorities, ideal clothing expenditure priorities, and clothing variants by discretionary income of selected Louisiana elderly couples in 1977-78

Types of clothing expenditure priorities and sources of variation	d.f.	Mean squares	F values[a]
Actual clothing expenditure priorities			
Discretionary income	1	0.2074	.07
Covariable	1	4.5402	1.56
Error	73	2.9135	
Ideal clothing expenditure priorities			
Discretionary income	1	0.9982	.34
Covariable	1	8.2598	2.83
Error	73	2.9198	
Clothing variants			
Discretionary income	1	0.0327	.01
Covariable	1	13.2874	2.90
Error	17	4.5826	

[a]No significant differences.

Table IV. Adjusted means for correcting number of items ranked for post-retirement actual clothing expenditure priorities, ideal clothing expenditure priorities, and clothing variants by discretionary income of selected Louisiana elderly couples in 1977-78

Discretionary income	Types of clothing expenditure priorities					
	Actual		Ideal		Variant	
	n	Mean	n	Mean	n	Mean
High	43	5.7657	42	5.7450	9	−0.0467
Low	33	5.8810	34	5.9914	11	0.0382

Table V. Adjusted mean scores and t-test values for differences between pre-retirement types of clothing expenditure priorities and post-retirement types of clothing expenditure priorities of selected Louisiana elderly couples in 1977-78

Types of clothing expenditure priorities	n	Adjusted mean scores		t[a]
		Pre-retirement	Post-retirement	
Actual clothing expenditure priorities	77	5.31	5.83	3.2109[b]
Ideal clothing expenditure priorities	75	5.40	5.84	2.7092
Clothing variants	76	−0.05	1.45	8.2813

[a] $t = \sqrt{F}$ with 1 d.f. in the numerator.
[b] No significant differences.

Table VI. Adjusted mean scores and t-test values for differences between actual pre-retirement expenditure and savings categories and actual post-retirement expenditure and savings categories, excluding clothing, of selected Louisiana elderly couples in 1977-78

Expenditure and savings categories	Total numbers who included expenditure categories in both pre- and post-retirement rankings	Mean scores		t[a]
		Pre-retirement	Post-retirement	
Personal care	147	7.45	7.51	.7615[b]
Financial aid to children	15	7.88	8.50	1.2569
Other consumption	151	6.22	6.18	.2645
Savings	93	6.45	6.60	.5099
Housing and household	155	3.49	3.47	.1000
Insurance	145	5.22	4.86	1.9874
Food	161	1.80	1.75	.7280
Transportation	161	3.62	3.63	.1000
Medical care	155	4.45	3.62	4.0779
Education	5	7.67	7.67	—

[a] $t = \sqrt{F}$ with 1 d.f. in the numerator.
[b] No significant differences.

Table VII. Pre-retirement rankings of actual clothing expenditure priorities of selected Louisiana elderly couples in 1977-78 compared with rankings of each expenditure category with binomial tests

Expenditure categories	Total numbers who included expenditure categories	Assigned priority lower than clothing		Assigned priority higher than clothing	
	n	n	%	n	%
Personal care	72	63	87.50	9	12.50****
Financial aid to children	7	7	100.00	0	0.00*
Other consumption	74	49	66.22	25	33.78**
Savings	48	32	66.67	16	33.33*
Housing and household	75	14	18.67	61	81.33****
Insurance	70	36	51.43	34	48.57
Food	77	3	3.90	74	96.1 ****
Transportation	77	18	23.38	59	76.62****
Medical care	74	27	36.49	47	63.51*
Education	8	4	50.00	4	50.00

*.05 level of significance.
**.01 level of significance.
****.0001 level of significance.

Table VIII. Pre-retirement rankings of ideal clothing expenditure priorities of selected Louisiana elderly couples in 1977-78 compared with rankings of each expenditure category with binomial tests

Expenditure categories	Total numbers who included expenditure categories	Assigned priority lower than clothing		Assigned priority higher than clothing	
		n	%	n	%
Personal care	71	63	88.73	8	11.27****
Financial aid to children	7	7	100.00	0	0.00****
Other consumption	72	46	63.89	26	36.11*
Savings	49	29	59.18	20	40.82
Housing and household	74	15	20.27	59	79.73****
Insurance	70	34	48.57	36	51.43
Food	76	3	3.95	73	96.05****
Transportation	76	18	23.68	58	76.32****
Medical Care	73	28	38.36	45	61.64*
Education	8	4	50.00	4	50.00

*.05 level of significance.
****.0001 level of significance.

Table IX. Pre-retirement rankings of actual expenditure priorities of selected Louisiana elderly couples in 1977-78 compared with BLS rankings with binomial tests

Expenditure categories by BLS rankings	Total numbers who included expenditure categories	Assigned same priority as BLS		Assigned different priority from BLS[a]			
				Higher		Lower	
		n	%	n	%	n	%
Higher							
Housing and household	30	3	10.0	27	90.0	0	0.0****
Food	30	7	23.3	7	23.3	16	53.3**
Transportation	30	9	30.0	10	33.0	11	37.0*
Medical care	27	5	19.0	20	74.0	2	7.0**
Clothing	30	5	17.0	16	53.0	9	30.0**
Personal care	28	1	4.0	11	39.0	16	57.0****
Intermediate							
Housing and household	20	5	25.0	15	75.0	0	0.0*
Food	21	4	19.0	5	24.0	12	57.0**
Transportation	21	5	23.8	10	47.6	6	28.6*
Medical care	21	4	19.0	9	43.0	8	38.0**
Clothing	20	3	15.0	11	55.0	6	30.0**
Personal care	21	0	0.0	8	38.0	13	62.0****
Lower							
Housing and household	25	3	12.0	22	88.0	0	0.0**
Food	27	9	33.0	3	11.0	15	56.0
Transportation	27	7	26.0	8	30.0	12	44.0*
Medical care	27	6	22.0	11	41.0	10	37.0**
Clothing	24	5	21.0	9	37.0	10	42.0**
Personal care	23	5	22.0	6	26.0	12	52.0**
Combined							
Housing and household	75	11	15.0	64	85.0	0	0.0****
Food	78	20	26.0	15	19.0	43	55.0****
Transportation	78	21	27.0	28	36.0	29	37.0****
Medical care	75	15	20.0	40	53.0	20	27.0****
Clothing	74	13	17.0	36	49.0	25	34.0****
Personal Care	72	6	8.0	25	35.0	41	57.0****

*.05 level of significance.
**.01 level of significance.
****.0001 level of significance.

[a]Categories combined to calculate binomials.

Table X. Rankings of actual expenditure priorities of selected Louisiana elderly couples in 1977-78 according to BLS rankings by post-retirement status and probability levels resulting from binomial tests

Expenditure categories by BLS rankings	Total numbers who included expenditure categories	Assigned same priority as BLS		Assigned different priority from BLS[a]			
				Higher		Lower	
		n	%	n	%	n	%
Higher							
Housing and household	31	1	3.0	30	97.0	0	0.0****
Food	31	5	16.0	8	26.0	18	58.0**
Transportation	31	8	26.0	14	45.0	9	29.0**
Medical care	29	4	14.0	14	48.0	11	38.0**
Clothing	31	7	22.5	20	64.5	4	13.0**
Personal care	31	3	10.0	25	80.0	3	10.0****
Intermediate							
Housing and household	20	3	15.0	17	85.0	0	0.0**
Food	21	2	9.0	5	24.0	14	67.0**
Transportation	21	5	24.0	9	43.0	7	33.0*
Medical care	21	4	19.0	7	33.0	10	48.0**
Clothing	20	5	25.0	12	60.0	3	15.0*
Personal care	21	1	5.0	19	90.0	1	5.0****
Lower							
Housing and household	25	3	12.0	22	88.0	0	0.0**
Food	27	8	30.0	3	11.0	16	59.0[b]
Transportation	27	8	30.0	7	26.0	12	44.0[b]
Medical care	27	3	11.0	11	41.0	13	48.0****
Clothing	24	5	21.0	13	54.0	6	25.0**
Personal care	20	2	10.0	15	75.0	3	15.0**
Combined							
Housing and household	76	7	9.0	69	91.0	0	0.0****
Food	79	15	19.0	16	20.0	48	61.0****
Transportation	79	21	27.0	30	38.0	28	35.0****
Medical care	77	11	14.0	32	42.0	34	44.0****
Clothing	75	17	23.0	45	60.0	13	17.0****
Personal care	72	6	8.0	59	82.0	7	10.0****

*.05 level of significance.
**.01 level of significance.
****.0001 level of significance.

[a] Categories combined to calculate binomials.
[b] Borders on significance at .06.

Table XI. Significant differences in selected Louisiana elderly couples' pre- and post-retirement usage of types of clothing, fibers, and fasteners, in 1977-78 as derived with binomial tests

Types of clothing, fibers, fasteners	Total numbers who included expenditure categories	Reported same amount of use		Reported different amount of use			
				Greater pre-retirement use		Less pre-retirement use	
		n	%	n	%	n	%
Wife's clothing:							
Dressy clothes	33	24	73.0	2	6.0	7	21.0**
Casual clothes	62	50	81.0	7	11.0	5	8.0****
Work clothes	30	20	67.0	9	30.0	1	3.0
Husband's clothing:							
Dressy clothes	32	21	66.0	1	3.0	10	31.0
Casual clothes	51	35	69.0	12	23.0	4	8.0*
Work clothes	32	18	56.0	7	22.0	7	22.0
Wife's fibers:							
Man-made	39	33	85.0	5	13.0	1	2.0****
Natural	32	27	84.0	1	3.0	4	13.0**
Husband's fibers:							
Man-made	36	30	83.0	5	14.0	1	3.0****
Natural	32	27	84.0	1	3.0	4	13.0**
Wife's fasteners:[a]							
Buttons	66	59	89.0	1	2.0	6	9.0****
Zippers	70	61	87.0	1	1.5	8	11.5****
Grippers	13	11	85.0	1	7.5	1	7.5*
Wrap and tie	2	2	100.0	0	0.0	0	0.0
Pull-on (elastic)	33	30	91.0	3	9.0	0	0.0****
Husband's fasteners:							
Buttons	67	64	96.0	1	1.0	2	3.0****
Zippers	70	68	97.0	2	3.0	0	0.0****
Grippers	8	8	100.0	0	0.0	0	0.0
Wrap and tie	1	1	100.0	0	0.0	0	0.0
Pull-on (elastic)	9	9	100.0	0	0.0	0	0.0

*.05 level of significance.
**.01 level of significance.
****.0001 level of significance.

[a] Velcro was not used by any of the respondents.